

MOHSYN

Emergency Service Plan

Terms and Conditions

Emergency Service Plan (\$50 / month)

Mohsyn by ResQ999 LLC

Last Revised: 15 June 2026

1. Introduction and Acceptance

These Terms and Conditions (the “Terms”) govern your subscription to and use of the Emergency Service Plan (the “Emergency Tier” or the “Service”), a service offered by Mohsyn by ResQ999 LLC (“Mohsyn”, “ResQ999”, “we”, “us” or “our”) and delivered operationally in Pakistan by our affiliated service provider, Humanetek SMC-Pvt Ltd (“Humanetek”), through its Mohsyn vertical.

By subscribing to the Emergency Tier, completing the intake form, or using the Service, you (“you”, “Subscriber” or “Customer”) acknowledge that you have read, understood and agree to be bound by these Terms and by the Emergency Tier User Agreement, which is incorporated herein by reference. If you do not agree, do not subscribe to or use the Service.

These Terms apply specifically to the Emergency Tier and are separate from the terms governing any other Mohsyn plan.

2. Definitions

“**Beneficiary / Beneficiaries**” means the members of the Subscriber’s immediate family residing at a single named address in Pakistan, as listed by the Subscriber in the intake form, namely the Subscriber’s parents, spouse and dependent children at that address.

“**Intake Form**” means the registration and information form completed by the Subscriber, which is the sole source of information available to Mohsyn for delivering the Service.

“**Emergency**” means a sudden medical or safety situation affecting a Beneficiary that reasonably requires urgent response, as determined in good faith.

“**Field Support Officer**” or “**FSO**” means a Mohsyn-coordinated representative who attends to a Beneficiary on the ground during an Emergency.

“**Insurer**” means the licensed third-party insurance provider that underwrites the medical coverage benefit referenced in these Terms. Mohsyn is not the Insurer.

3. The Emergency Tier Service

Subject to these Terms, and on a reasonable best-efforts basis, the Emergency Tier is intended to provide the following for covered Beneficiaries during an Emergency:

- Mobilisation of an ambulance, with a target of dispatch within minutes of a verified activation;
- A Field Support Officer present on the ground, for a target period of up to seventy-two (72) hours per Emergency; and
- Access to medical insurance coverage of up to Rs 500,000, provided by a licensed third-party Insurer and subject to that Insurer’s terms (see Section 9).

Targets are not guarantees. Any timeframes, including ambulance dispatch “within minutes” and FSO presence “up to 72 hours”, are good-faith targets and not binding guarantees. Actual response depends on factors outside our reasonable control, including location, traffic, weather, the accuracy of the information you have supplied, and force majeure events.

4. Service Area

The Emergency Tier is currently available only in selected major cities of Pakistan, namely Islamabad / Rawalpindi, Lahore, Karachi, Faisalabad, Gujranwala, Multan, Sargodha and Hyderabad, together with such other cities or areas as Mohsyn may designate and publish from time to time. The Service is available only where the Beneficiary’s registered address falls within a covered city. Mohsyn

may add to, reduce or modify the Service Area at its discretion; material reductions affecting your Beneficiaries will be notified to you where reasonably practicable.

5. Covered Beneficiaries

One Emergency Tier subscription covers the Subscriber's immediate family unit residing at a single named address in Pakistan, as listed in the Intake Form. Coverage applies only to the named Beneficiaries at the registered address. Mohsyn does not impose an age limit on Beneficiaries; however, the medical insurance coverage referenced in Section 9 may be subject to age and other eligibility terms set by the Insurer. Adding, removing or changing Beneficiaries, or changing the registered address, requires updating the Intake Form through the channels in Section 8 and may be subject to verification.

6. Activating an Emergency Response

Emergency response is available 24 hours a day, 7 days a week. To activate, the Subscriber, a Beneficiary, or an authorised person must contact Mohsyn through the dedicated emergency hotline or the designated WhatsApp channel made available to subscribers upon registration. Response is initiated upon Mohsyn verifying the activation against the registered subscription and Beneficiary details. Delays or inability to verify — including where the information on file is inaccurate, incomplete or out of date — may affect or prevent response.

7. Fair Use

Emergency activations are not capped in number. However, the Service is intended for genuine emergencies affecting covered Beneficiaries. We reserve the right to investigate, limit, suspend or terminate use that we reasonably determine to be abusive, fraudulent, repetitive without genuine emergency need, or otherwise inconsistent with the intended purpose of the Service.

The Service must not be used for, and Mohsyn will not be a party to or facilitate, any illegal, immoral or unethical activity. Mohsyn will not threaten, coerce, intimidate, harass, or take any unlawful or extra-legal action against any person on a Subscriber's behalf or otherwise, and provides no service of that nature. We reserve the right to refuse, limit, suspend or terminate the Service without liability, and to report the matter to the relevant authorities, where we reasonably believe the Service is being used, or sought to be used, for any such purpose.

8. Accuracy of Your Information — Your Responsibility

This section is fundamental to the Emergency Tier, and the information you provide in the Intake Form is the sole and entire basis on which Mohsyn will act in an Emergency.

Accordingly, you represent, warrant and agree that:

- All information you provide in the Intake Form — including Beneficiary names, the registered address and location details, contact numbers, relevant medical information, and any access or other instructions — is true, accurate, complete and current at the time of submission;
- You are solely responsible for keeping that information accurate and up to date, and will promptly update it through the hotline or WhatsApp channel whenever any detail changes (for example, a change of address, phone number, Beneficiary, or medical condition); and
- You understand that Mohsyn relies entirely on the information on file and has no independent means of verifying it before an Emergency.

TO THE FULLEST EXTENT PERMITTED BY LAW, MOHSYN SHALL NOT BE RESPONSIBLE OR LIABLE FOR ANY DELAY, FAILURE, ERROR OR ADVERSE OUTCOME CAUSED IN WHOLE OR

IN PART BY INFORMATION THAT IS INACCURATE, INCOMPLETE, OUTDATED OR NOT PROVIDED BY YOU.

9. Medical Coverage and Insurance

The medical insurance coverage of up to Rs 500,000 is provided by a licensed third-party Insurer, not by Mohsyn. Mohsyn is not an insurer, does not underwrite or guarantee any coverage, and acts only as the emergency response and coordination layer. All coverage, eligibility, claims, exclusions, limits, deductibles and payouts are governed solely by the Insurer's policy terms.

Pre-existing conditions. Pre-existing medical conditions are excluded from the medical insurance coverage. Mohsyn will still endeavour to provide emergency response and coordination on a best-efforts basis, but the Rs 500,000 coverage does not apply to conditions, illnesses or their consequences that existed before the start of the subscription.

10. What the Service Is and Is Not

Mohsyn is an emergency response and coordination service. Mohsyn is not a hospital, clinic, ambulance operator, medical provider or insurer, and does not itself provide medical treatment. Ambulances, hospitals, doctors, the Insurer and other providers are independent third parties; Mohsyn coordinates them but does not control and is not responsible for their independent acts, omissions, availability or clinical decisions, which remain the responsibility of the relevant licensed professionals and providers.

11. Eligibility

To subscribe you must be at least eighteen (18) years old and have the legal capacity to enter into a binding contract. Subscribers may reside outside Pakistan (for example, overseas Pakistani expatriates subscribing on behalf of family in Pakistan). By subscribing you confirm you are authorised to provide the information of, and arrange the Service for, the named Beneficiaries.

12. Subscription, Fees and Renewal

The Emergency Tier is offered on a monthly basis at USD 50 per month, or on an annual basis at the rate published on our pricing page. Subscriptions renew automatically for successive terms (monthly or annual, as applicable) until cancelled by you in accordance with these Terms. Payments are processed by third-party payment processors; by subscribing you authorise the recurring charge to your chosen payment method. Prices may change; any change will apply from your next renewal following notice, and your continued use after the change takes effect constitutes acceptance.

13. Suspension and Termination

You may cancel your subscription at any time, effective at the end of the then-current billing term, after which the Service and access to emergency response will cease. We may suspend or terminate the Service, or a subscription, where you breach these Terms, where required by law, where payment fails, or where continued provision poses a risk to safety or to the integrity of the Service. Provisions that by their nature should survive termination — including Sections 8, 9, 10, 14 and 17 — survive.

14. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, MOHSYN'S TOTAL AGGREGATE LIABILITY FOR ALL CLAIMS, DAMAGES AND LOSSES ARISING UNDER OR IN CONNECTION WITH THE EMERGENCY TIER OR THESE TERMS — WHETHER IN CONTRACT, TORT OR OTHERWISE —

SHALL NOT EXCEED THE AMOUNT OF ONE (1) MONTH'S SUBSCRIPTION RETAINER, BEING USD 50.

MOHSYN SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE OR CONSEQUENTIAL DAMAGES, OR FOR ANY ACTS, OMISSIONS OR CLINICAL DECISIONS OF INDEPENDENT THIRD-PARTY PROVIDERS, OR FOR ANY OUTCOME ARISING FROM INACCURATE, INCOMPLETE OR OUTDATED INFORMATION.

Nothing in these Terms excludes or limits any liability that cannot be excluded or limited under applicable law.

15. Indemnification

You agree to indemnify and hold harmless Mohsyn, ResQ999, Humanetek and their respective officers, employees and agents from and against any claims, losses and expenses arising from your breach of these Terms, your misuse of the Service, or the inaccuracy or incompleteness of information you have provided.

16. Changes to these Terms

We may revise these Terms from time to time. Material changes will be notified where reasonably practicable, and will take effect as stated in the notice. Your continued subscription or use after the effective date constitutes acceptance of the revised Terms.

17. Governing Law and Jurisdiction

These Terms are governed by and construed in accordance with the laws of the Islamic Republic of Pakistan. Any dispute arising out of or relating to the Emergency Tier or these Terms shall be subject to the exclusive jurisdiction of the competent courts of Islamabad, Pakistan.

18. Contact

Mohsyn by ResQ999 LLC, delivered in Pakistan by Humanetek SMC-Pvt Ltd.

Email: info@mohsyn.com